

Information to identify the case:		
Debtor 1:	Michael C. Eckardt	Social Security number or ITIN: xxx-xx-7045
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:	Paula M. Eckardt	Social Security number or ITIN: xxx-xx-8835
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 13 1/24/21
Case number:	21-10584-ABA	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael C. Eckardt	Paula M. Eckardt
2. All other names used in the last 8 years		
3. Address	2 Deerfield Lane Sewell, NJ 08080	2 Deerfield Lane Sewell, NJ 08080
4. Debtor's attorney Name and address	Rex J. Roldan Law Office of Rex J. Roldan, PC Washington Professional Campus 900 Route 168, Suite I-4 Turnersville, NJ 08012	Contact phone (856) 232-1425 Email: roldanlaw@comcast.net
5. Bankruptcy trustee Name and address	Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 - Suite 580 Cherry Hill, NJ 08002	Contact phone (856) 663-5002 www.standingtrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM - 4:00 p.m., Monday - Friday (except holidays) Contact phone 856-361-2300 Date: 1/25/21

For more information, see page 2

THE LOCATION, DATE AND TIME OF THE MEETING OF CREDITORS IS SUBJECT TO CHANGE. DEBTORS, PLEASE CONSULT WITH YOUR COUNSEL. SELF REPRESENTED DEBTORS AND ALL PARTIES IN INTEREST, PLEASE REFER TO THE TRUSTEE WEBSITE AT www.standingtrustee.com

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 180 days from date of order for relief.
11 U.S.C. § 502(b)(9)**

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

In re:
Michael C. Eckardt
Paula M. Eckardt
Debtors

Case No. 21-10584-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Jan 25, 2021

Form ID: 309I

Total Noticed: 96

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael C. Eckardt, Paula M. Eckardt, 2 Deerfield Lane, Sewell, NJ 08080-2010
519082265	+ AR Resources, Inc., 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
519082259	Advanced Dermatology, PC, 570 Egg Harbor Road, Ste C-1, Sewell, NJ 08080-2359
519082260	Advanced ENT, PO Box 1870, Cary, NC 27512-1870
519082261	Akron Billing Center, 3585 Ridge Park Dr, Akron, OH 44333-8203
519082262	+ Allan C. Smith, Esquire, 1276 Veterans Highway Suite E-1, Bristol, PA 19007-2597
519082264	+ Alpha Recovery Corp, 6912 S Quentin Street, Unit 10, Englewood, CO 80112-4531
519082266	+ Arcadia Recovery Bureau, PO Box 6768, Wyomissing, PA 19610-0768
519082267	+ Bureaus Invesment Group, Portfolio No 15 LLC, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
519082270	Cach LLC, PO Box 5980, Denver, CO 80127
519082274	+ CarePayment, PO Box 20337, Portland, OR 97294-0337
519082275	+ Center Street Finance, 700 W Arkansas Lane, Suite 150, Arlington, TX 76013-7645
519082278	City of Wilmington, PO Box 15404, Wilmington, DE 19850-5404
519082280	+ Complete Collection Service, 1007 N Federal Highway, #280, Fort Lauderdale, FL 33304-1422
519082282	+ Cooper University Health Care, PO Box 2090, Morrisville, NC 27560-2090
519082283	Cooper University Physicians, PO Box 95000-4345, Philadelphia, PA 19195-4345
519082285	+ Crafter's Choice Brands LLC, 7820 E Pleasant Valley Road, Independence, OH 44131-5531
519082317	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
519082288	Delaware Dept of Transportation, Delaware EZ-Pass Violation Center, PO Box 697, Dover, DE 19903-0697
519082289	Delaware Valley Urology, LLC, 2003B Lincoln Drive West, Marlton, NJ 08053-1529
519082290	+ E-ZPass Violation Processing Ctr, PO Box 4971, Trenton, NJ 08650-4971
519082291	+ Ears Nose & Throat Specialists PC, 1206 W Sherman Avenue, Bldg 2, Ste B, Vineland, NJ 08360-6911
519082292	+ Emerg Phy Assoc of S.Jersey, PC, 6681 Country Club Drive, Minneapolis, MN 55427-4601
519082293	Express Lanes, c/o JPMorgan Chase Bank, N.A., PO Box 28148, New York, NY 10087-8148
519082294	+ FCBS, Inc., 330 S Warminster Road, Suite 353, Hatboro, PA 19040-3433
519082295	Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
519082296	First Financial Asset Mgmt, Inc., PO Box 901, Fort Mill, SC 29716-0901
519082297	+ Garden State Radiology Network, LLC, 28077 Network Place, Chicago, IL 60673-1280
519082298	HRRG, PO Box 459080, Fort Lauderdale, FL 33345-9080
519082301	+ HUP OP Pharmacy, 3400 Spruce Street, Philadelphia, PA 19104-4238
519082303	Ingrid Warmuth, MD, PO Box 785006, Philadelphia, PA 19178-5006
519082305	+ Inspira Health Network, 333 Irving Avenue, Bridgeton, NJ 08302-2123
519082304	Inspira Health Network, PO Box 650292, Dallas, TX 75265-0292
519082306	Internal Medicine Associates, PA, 201 Laurel Heights Drive, Bridgeton, NJ 08302-3635
519082310	+ Jefferson Health - New Jersey, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020
519082313	#+ KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
519082311	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
519082312	Kennedy Medical Group Practice, PC, PO Box 95000, CL 4570, Philadelphia, PA 19195-0001
519082315	LabCorp, PO Box 2240, Burlington, NC 27216-2240

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519082316 Littman & Barclay Plan, PO Box 6403, Sioux Falls, SD 57117-6403
519082318 + Maryland Transportation Authority, PO Box 17600, Baltimore, MD 21297-1600
519082319 + Merrick Bank, PO Box 9211, Old Bethpage, NY 11804-9011
519082320 + Midland Credit Management, Inc., 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
519082321 Miraca Life Sciences, PO Box 844117, Dallas, TX 75284-4117
519082324 + NC Quick Pass Customer Service Center, 200 Sorrell Grove Church Road, Suite A, Morrisville, NC 27560-9543
519082326 Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846
519082328 + PA Turnpike Commission, Violation Processing Center, 8000 C Derry Street, Harrisburg, PA 17111-5287
519082327 + PA Turnpike Commission, Violation Processing Center, 300 East Park Drive, Harrisburg, PA 17111-2729
519082329 Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
519082330 Pinnacle Mid-Atlantic Anesthesia/NJ, PO Box 650782, Dallas, TX 75265-0782
519082332 Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
519082333 Professional Account Management, LLC, PO Box 1153, Milwaukee, WI 53201-1153
519082334 + Professional Account Management, LLC, PO Box 3032, Milwaukee, WI 53201-3032
519082335 Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
519082339 SJ Gastroenterology Consultants PA, PO Box 183, Bridgeton, NJ 08302-0137
519082344 + STAT Medical Transport, PO Box 13702, 30th Street Station, Philadelphia, PA 19101-3702
519082340 South Jersey Eye Associates, PA, 205 Laurel Heights Drive, Bridgeton, NJ 08302-3635
519082341 + South Jersey Health System, 501 Front Street, Elmer, NJ 08318-2101
519082342 + South Jersey Healthcare, 333 Irving Avenue, Bridgeton, NJ 08302-2123
519082343 + Southern Regional Pathology Assoc., PC, 1505 West Sherman Avenue, Vineland, NJ 08360-7059
519082347 + The Bureaus Inc., 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
519082348 + Thomas & Cook, PO Box 598, 57 Cooper Street, 2nd Floor, Woodbury, NJ 08096-4650
519082349 Trustees UPHS HUP PP, PO Box 824406, Philadelphia, PA 19182-4406
519082350 + Westlake Financial Services, PO Box 54607, Los Angeles, CA 90054-0607

TOTAL: 64

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: roldanlaw@comcast.net	Jan 25 2021 21:41:00	Rex J. Roldan, Law Office of Rex J. Roldan, PC, Washington Professional Campus, 900 Route 168, Suite I-4, Turnersville, NJ 08012
tr	+ Email/Text: pmarraffa@standingtrustee.com	Jan 25 2021 21:42:00	Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 25 2021 21:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 25 2021 21:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519082263	+ Email/Text: kristin.villneauve@allianceoneinc.com	Jan 25 2021 21:41:00	AllianceOne Receivables Management, Inc., 4850 Street Road Suite 300, Feasterville Trevose, PA 19053-6643
519082268	+ Email/Text: payments@brsi.net	Jan 25 2021 21:44:00	Business Revenue Systems, Inc., 3208 Division Street, Burlington, IA 52601-1653
519082269	Email/Text: info@chcollects.com	Jan 25 2021 21:44:00	C&H Collection Services Inc., PO Box 1399, Merchantville, NJ 08109-0399
519082271	+ Email/Text: clientrep@capitalcollects.com	Jan 25 2021 21:44:00	Capital Collection Service, PO Box 150, West Berlin, NJ 08091-0150
519082272	EDI: CAPITALONE.COM	Jan 26 2021 02:13:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
519082277	EDI: CITICORP.COM	Jan 26 2021 02:13:00	Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500
519082279	EDI: WFNNB.COM	Jan 26 2021 02:13:00	Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
519082281	+ EDI: CONVERGENT.COM		

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		Jan 26 2021 02:13:00	Convergent Outsourcing, Inc., 800 SW 39th St, PO Box 9004, Renton, WA 98057-9004
519082284	EDI: CBS7AVE	Jan 26 2021 02:13:00	Country Door Inspirations, 1112 7th Avenue, Monroe, WI 53566-1364
519082286	+ EDI: CCS.COM	Jan 26 2021 02:13:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
519082287	Email/PDF: creditonebknotifications@resurgent.com	Jan 25 2021 22:46:56	Credit One Bank, NA, PO Box 98873, Las Vegas, NV 89193-8873
519082299	EDI: HFC.COM	Jan 26 2021 02:13:00	HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
519082300	EDI: HFC.COM	Jan 26 2021 02:13:00	HSBC Card Services, PO Box 379, Wood Dale, IL 60191-0379
519082302	EDI: IIC9.COM	Jan 26 2021 02:13:00	I.C. System, Inc., 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164-0378
519082307	EDI: IRS.COM	Jan 26 2021 02:13:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519082309	EDI: JEFFERSONCAP.COM	Jan 26 2021 02:13:00	Jefferson Capital Systems, LLC, PO Box 7999, Saint Cloud, MN 56302-9617
519082273	EDI: JPMORGANCHASE	Jan 26 2021 02:13:00	Cardmember Service, PO Box 15298, Wilmington, DE 19850-5298
519082308	EDI: WFNNB.COM	Jan 26 2021 02:13:00	Jared Jewelers, PO Box 3680, Akron, OH 44309-3680
519082314	Email/Text: PBNCNotifications@peritussservices.com	Jan 25 2021 21:42:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
519082322	+ Email/Text: mpma1944@aol.com	Jan 25 2021 21:43:00	MPMA Collections, PO Box 298, Millville, NJ 08332-0298
519082323	Email/Text: Bankruptcies@nragroup.com	Jan 25 2021 21:44:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
519082325	+ Email/PDF: bankruptcy@ncfsi.com	Jan 25 2021 22:50:52	New Century Financial Services, 110 S Jefferson Rd #104, Whippany, NJ 07981-1038
519082331	EDI: PRA.COM	Jan 26 2021 02:13:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519082336	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 25 2021 22:50:57	Resurgent Receivables LLC, PO Box 1269, Greenville, SC 29602-1269
519082337	+ EDI: RMCB.COM	Jan 26 2021 02:13:00	Retrieval-Masters Creditors Bureau, Inc., 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
519082338	+ Email/Text: jennifer.chacon@spservicing.com	Jan 25 2021 21:44:00	Select Portfolio Servicing, Inc., ATTN: Bankruptcy Dept., PO Box 65250, Salt Lake City, UT 84165-0250
519082345	EDI: RMSC.COM	Jan 26 2021 02:13:00	Synchrony Bank, ATTN: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
519082346	+ EDI: WTRRN BANK.COM	Jan 26 2021 02:13:00	TD Bank USA, NA, c/o Target Card Services, PO Box 9500, Minneapolis, MN 55440-9500

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519082276	##	Chase Receivables, 755 Baywood Drive, Suite 208, Petaluma, CA 94954-5508

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2021

Signature: /s/Joseph Speetjens